

CHANNELS AND DISTRIBUTION BRANDING MADE EASY

ORACLE HEALTH INSURANCE
CHANNELS AND
DISTRIBUTION SUPPORTS
THE FOLLOWING:

- brand design for a target-oriented market approach
- brand grouping to enable healthcare providers to submit claims for multiple brands efficiently
- configuration of direct and/or indirect sales channels for each brand
- recording of agreements with brokers
- management of group sales contracts (also target groups).

Oracle Health Insurance Channels and distribution supports the configuration of brands with which products can be launched on the market, as well as the sales channels used (direct, indirect or collective agreement).

Brands

Brands are used to create a distinctive image on the market. Within a brand, the following control data can be configured:

- the products sold as part of the brand
- the insurance companies that bear the risk for the products
- the restriction of the market for products
- the policy, renewal and collection costs for the products
- the standard scenario to be used for output creation
For example, the possibility to send a policy sheet to a policyholder with a copy for the contracting party
- the financial subsystem (accounts payable and receivable) to which financial transactions are sent.

Brands are grouped into a healthcare accounting system. The configured healthcare accounting system is used as a communication channel for healthcare providers. If multiple brands are used in a healthcare accounting system, healthcare provider claims that fall within these brands can still be processed as one entity.

Sales channels

The product sales method is configured for each brand:

- the direct channel:
The healthcare insurers/payers are themselves responsible for the sale to the end-consumer.
- the indirect channel:
The healthcare insurers/payers use brokers for the sale.
- both the direct and indirect channels.

When the indirect channel is used, the following types of agreements with brokers can be recorded:

- the brands for which policies are sold and managed
- whether policy data is exchanged electronically
- commission agreements

- the transfer of commission agreements when there is a new broker
- the financial transactions performed through the broker (as opposed to the policyholder)
- the calculation of policy, review and collection costs
- the output creation scenario.

Individual and group sales

Policies can also be purchased collectively. With target groups such as students or painters, for example, agreements can be made about products for purchase and the applicable premiums. Different coverage can also be recorded for the standard products. For example, unlimited coverage for physiotherapy instead of limited coverage for a maximum number of treatment sessions per calendar year. If a discount is offered on the premium, the discount can be configured in such a manner that the applicable portion is allocated to the member or the contracting party of the target group. Furthermore, rules can be recorded to determine which products must be purchased by the policyholder and any additional members.

If a target group agreement is made by one or more brokers, those brokers will be responsible for the further policy management.

In addition to the support of target groups, support is also provided for collective agreements. A collective agreement is made with a contracting party — for example, an employer, association, social service or another group of people. Collective agreements have the same configuration options as target groups, to which the following data can be added:

- the contracting party
- the contact person for the contract
- the use of specific codes for policyholders for the exchange of data — for example, membership number, employee number
- the output creation scenario
- the premium payment method: through the broker, the contracting party or the policyholder
- the collection frequency and premium payment method .

Framework agreements can be drawn up when collective agreements are made with an organization comprising several divisions. The divisions are then governed by the collective agreements that are part of the framework agreement.

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